

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**  
**(Our Case No. OOB012)**

In The Application Of:	)	
	)	
BENNETT ET AL.	)	CERTIFICATE OF ELECTRONIC FILING
	)	
Serial No.: 09/808,722	)	I hereby certify that this correspondence
	)	is being sent via electronic filing to the
Filed: March 14, 2001	)	United States Patent and Trademark
	)	Office on October 25, 2006.
Examiner: RUDY, ANDREW J.	)	
	)	
Group Art Unit: 3627	)	By: <u>Ronald H. Spuhler</u>
	)	Ronald H. Spuhler
For: ONLINE PURCHASING SYSTEM	)	Reg. No. 52,245
SUPPORTING LENDERS WITH	)	
AFFORDABILITY SCREENING	)	Confirmation Number: 5520

**RESPONSE TO OFFICE ACTION AND REQUEST FOR POTENTIAL TELEPHONE  
INTERVIEW**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This paper responds to the Non-Final Office Action mailed on July 25, 2006. In light of the following remarks, Applicants request allowance of the pending claims.